

MORTGAGE

This form is used in connection with mortgages insured under the one- to four-family provisions of the National Housing Act.

STATE OF SOUTH CAROLINA,
COUNTY OF GREENVILLE

GRANTED
JUL 13 4 37 PM '84
JOHN D. ... GLEY

TO ALL WHOM THESE PRESENTS MAY CONCERN: John David Charles and Patricia Gail Charles

Greenville, South Carolina, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto Cameron Brown Company

, a corporation organized and existing under the laws of the State of North Carolina, hereinafter called the Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are incorporated herein by reference, in the principal sum of Thirty-Seven Thousand One Hundred Fifty and No/100ths--- Dollars (\$ 37,150.00),

with interest from date at the rate of eleven and one-half per centum (11.50 %) per annum until paid, said principal and interest being payable at the office of Cameron Brown Company, 4300 Six Forks Road in Raleigh, North Carolina 27609 or at such other place as the holder of the note may designate in writing, in monthly installments of Three Hundred Sixty-Seven and 89/100ths----- Dollars (\$ 367.89), commencing on the first day of September, 19 84, and on the first day of each month thereafter until the principal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable on the first day of August, 2014.

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt and for better securing the payment thereof to the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold, and released, and by these presents does grant, bargain, sell, and release unto the Mortgagee, its successors and assigns, the following-described real estate situated in the County of Greenville State of South Carolina:

All that certain piece, parcel or lot of land situate on the northeastern side of Buckhorn Road and on the westerly side of Tanyard Road in the County of Greenville, State of South Carolina, being shown as a tract containing 1.28 acres on a plat of the property of Gail Mason dated March 1979 prepared by Webb Surveying and Mapping Company, recorded in Plat Book 7-D, Page 19 in the RMC Office for Greenville County and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a spike near the center of the intersection of Buckhorn Road and Tanyard Road and running thence with Buckhorn Road N. 54-15 W. 319.21 feet to a spike; thence N. 18-33 E. 194.5 feet to an iron pin; thence S. 57-11 E. 255.36 feet to a spike near the center of Tanyard Road; thence with said road S. 4-17 W. 233.13 feet to the point of beginning.

This is the same property acquired by the mortgagor herein by deed of Frances Elizabeth Ellison recorded April 3, 1979 in Deed Book 1099, Page 771 and by deed of Patricia Gail E. Mason recorded March 31, 1983 in Deed Book 1185, Page 305. THE RIDER ("RIDER") ATTACHED HERETO AND EXECUTED OF EVEN DATE HEREWITH IS INCORPORATED HEREIN AND THE COVENANTS AND AGREEMENTS OF THE RIDER SHALL AMEND AND SUPPLEMENT THE COVENANTS AND AGREEMENTS OF THIS MORTGAGE, DEED OF TRUST, OR DEED TO SECURE DEBT AS IF THE RIDER WERE A PART HEREOF.

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures and equipment now or hereafter attached to or used in connection with the real estate herein described.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its successors and assigns forever.

The Mortgagor covenants that he is lawfully seized of the premises hereinabove described in fee simple absolute, that he has good right and lawful authority to sell, convey, or encumber the same, and that the premises are free and clear of all liens and encumbrances whatsoever. The Mortgagor further covenants to warrant and forever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagor covenants and agrees as follows:

1. That he will promptly pay the principal of an interest on the indebtedness evidenced by the said note, at the times and in the manner herein provided. Privilege is reserved to pay the debt in whole, or in an amount equal to one or more monthly payments on the principal that are next due on the note, on the first day of any month prior to maturity; provided, however, that written notice of an intention to exercise such privilege is given at least thirty (30) days prior to prepayment.

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